

North American Guarantee ChoiceSM Multi-year guarantee annuity (MYGA)

Minimum premium: \$10,000 non-qualified and \$2,000 qualified
High band rate: \$100,000 or more; Low band rate: Less than \$100,000;
7- and 10-year rates not available in California, Delaware, and Florida

	High band		Low band
North American Guarantee Choice 3	2.40%	RATE SPECIAL	1.95%
North American Guarantee Choice 5	2.40%		2.10%
North American Guarantee Choice 7	3.25%	RATE SPECIAL	2.85%
North American Guarantee Choice 10	2.60%		2.20%



The North American Guarantee ChoiceSM is issued on base contract form NA1011A/ICCI7-NA1011A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. Insurance products and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

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Annuity interest rates effective June 16, 2020

New business guidelines

Fixed index annuity products

Interest rates and interest credit factors ("rates") can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold and to receive the more favorable rates, the following must occur:

- (1) rates will be based on the application received date (including Annuity e-App); and
- (2) the home office must have received the premium within 45 days of when the application is received. If the 45th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Subsequent contract years

Rate hold only applies for the first contract year (or crediting period). In subsequent contract years, rates will be declared on the contract anniversary and will align with the effective date of the contract. These interest rates and interest credit factors are reflected on the annual statement.

Multi-year guarantee annuity (MYGA) products

Interest rates ("rates") can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold and to receive the more favorable rates, the following must occur:

- (1) rates will be based on the application signed date (including Annuity e-App); and
- (2) the home office must have received the premium within 60 days of when the application is signed. If the 60th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Subsequent contract years

Rate hold only applies for the first guarantee period. These interest rates and interest credit factors are reflected on the annual statement.

Disclosures

Premium bonus: Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower Participation Rates and/or greater index margins.

Surrender charge: A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

***GLWB:** GLWB bonus and GLWB stacking roll-up credit are not applied to the accumulation value, only to the GLWB value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB stacking roll-up credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB stacking roll-up credit is available if a required minimum distribution (RMD) is required.

Index accounts: Crediting methods such as index cap rates, participation rates, and index margins apply to index accounts only; not to the fixed account. Crediting methods and indexes are not available on all products or in all states.

The "S&P 500", "S&P Multi-Asset Risk Control 5% Excess Return Index", "S&P 500[®] Low Volatility Daily Risk Control 5% Index", "S&P 500[®] Low Volatility Daily Risk Control 8% Index", "S&P MidCap 400", and "DJIA", Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American Company for Life and Health Insurance ("the Company"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

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